



December 16, 2013

RECEIVED  
13 DEC 26 AM 10:40  
CONSUMER PROTECTION DIV.

Attorney General Tom Miller  
Office of the Attorney General  
1305 E. Walnut Street  
Des Moines IA 50319

Dear Attorney General Miller:

Massachusetts Mutual Life Insurance Company (“MassMutual”) is writing to inform you about an incident involving an inadvertent disclosure of personal information related to one hundred fourteen (114) residents of the State of Iowa.

On December 3, 2013, a MassMutual retirement services account manager sent, by secure email, an excel spreadsheet to an individual at a MassMutual client that contained information about individuals in that client’s retirement plan who were required to take an annual distribution in 2013. However, the MassMutual account manager inadvertently included in the spreadsheet information related to individuals associated with other MassMutual retirement plan clients. The information at issue included individuals’ names, addresses, Social Security numbers, date of birth and group retirement plan name.

On December 6, 2013, the MassMutual retirement services account manager identified her error and she immediately contacted the recipient via telephone and asked her to delete the information. The recipient confirmed on a recorded telephone line and via email that the information was deleted and not subject to further used or disclosure.

Based on the particular circumstances of this incident, namely that the unintended recipient is associated with another MassMutual client and she confirmed to the account manager on a recorded telephone line and via email that the information was deleted; we have no reason to believe that the information has been or will be subject to misuse. Nonetheless, MassMutual will be providing notice to the individuals impacted. The notice will include an offer, at the individuals’ option, for a two year subscription for a credit monitoring service at no cost. Attached please find a copy of the notification to be provided to the impacted individuals.

If you require additional information or details regarding this incident, please do not hesitate to contact me directly at (413) 744-1181.

Regards,

A handwritten signature in blue ink, appearing to read "Chris J. Markowski", with a large, sweeping flourish at the end.

Christopher J. Markowski  
Assistant Vice President and Counsel

Enclosure



December 16, 2013

<NAME>  
<ADDRESS>  
CITY, STATE ZIP

Dear <NAME>,

Massachusetts Mutual Life Insurance Company and its subsidiaries (“MassMutual”) understand the importance of protecting the privacy and security of information about our customers, and take seriously our obligations to protect this information. This is to inform you of an incident involving the inadvertent disclosure of information about you and your retirement plan.

On December 3, 2013, a MassMutual retirement services account manager sent a secure email to an individual at a MassMutual retirement services client. However, the account manager inadvertently included information about you and your retirement plan in that message to the other MassMutual client. The individual who received the information in error was contacted by MassMutual and confirmed to MassMutual both verbally and in writing that the email and the information received in error was deleted. We have conducted an investigation into the incident to determine the extent and its impact on our customers. We have determined that the information provided to the other MassMutual client did contain personal identifying information, including your name, address, date of birth, Social Security number, and your retirement plan name and group number.

MassMutual employees are instructed to safeguard client information. However, even after taking reasonable steps to protect confidential information, a security breach may occur. When we are informed of such situations, we investigate the matter and take appropriate corrective action. Based on the particular circumstances of this incident, we have no indication that your personal information has been or will be subject to misuse or further disclosure. However, in an effort to provide you with additional protection for your personal and credit information, MassMutual has arranged with Equifax Personal Solutions to provide you with a free two year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control. A description of this product and enrollment instructions are enclosed. The promotion code to activate the product is located at the top of the enrollment instructions. Also, please note that this code is valid for 60 days.

We would like to bring to your attention various steps you may want to consider taking to protect yourself against the possibility of identity theft.

You may request a credit report at any time by calling any one of the three credit reporting agencies:

*Equifax: 800-525-6285    Experian: 888-397-3742    TransUnion: 800-680-7289*

You are entitled to one free copy of your credit report per year from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. In these circumstances, you may need copies of the police report to provide to creditors to clear up your records. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any unauthorized transactions and promptly notify any suspicious activity or suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.

If at any time you are concerned about identity theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the above credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three.

For more information on identity theft, you can contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov), at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you have questions regarding this matter, please feel free to contact MassMutual at (800) 743-5274.

Sincerely,

Michael McKenzie  
Senior Vice President – RS Operations  
MassMutual Retirement Services Divisions

Enclosure

**PROMOTION CODE: <PROVIDED BY CORPORATE COMPLIANCE>**

Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Ability to lock and unlock your Equifax credit report (available to Internet enrollees only)
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24/7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to provide assistance with regard to initiating an investigation of inaccurate information.

How to Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

To sign up online for **online delivery** go to [www.myservices.equifax.com/tricrc](http://www.myservices.equifax.com/tricrc)

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click “Continue” button. The information is provided in a secured environment.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click “Continue” button. The system will ask you up to two security questions to verify your identity.
3. Payment Information: During the "check out" process, enter the promotion code, provided at the top of this attachment, in the “Enter Promotion Code” box. After entering your code press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. Order Confirmation: – Click “View My Product” to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as provided at the top of this attachment.

2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

#### Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Please note that your individual promotion code to enroll in the Equifax Credit Watch™ Gold with 3-in-1 will be valid for **60 days**.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. This product is not intended for minors (under 18 years of age).



Massachusetts Mutual Life Insurance Company and affiliates  
1295 State Street, Springfield, MA 01111-0001

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FIRST CLASS



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Attorney General Tom Miller  
Office of the Attorney General  
1305 E. Walnut Street  
Des Moines IA 50319

145 J1ZF43B 50319





**MassMutual**  
FINANCIAL GROUP®

March 6, 2013

Attorney General Tom Miller  
Office of the Attorney General  
1305 E. Walnut Street  
Des Moines, IA 50319

ATTORNEY GENERAL  
2013 MAR 11 AM 10:34

Dear Attorney General Miller:

Massachusetts Mutual Life Insurance Company (“MassMutual”) is writing to inform you about an incident involving the potential disclosure of personal information related to 11 residents of the State of Iowa.

MassMutual has a relationship with a third party service provider, Convey Compliance Solutions (“Convey”) pursuant to which Convey distributes 1099 tax forms in paper form to individuals on behalf of MassMutual. The 1099 tax forms include an individual’s first and last name, address and Social Security number. Prior to mailing the 1099 tax forms, Convey utilized the United States Postal Service’s (“USPS”) National Change of Address Registry (“NCOA”) to identify individuals who had initiated a change of address with the USPS to ensure proper delivery. During the address verification process an error occurred that resulted in only the street address being updated correctly.

Working with Convey, MassMutual has determined that the 1099 tax forms related to these individuals were sent to invalid addresses (e.g., non-existent addresses). MassMutual has been monitoring returned mail and has determined that the 1099 tax forms associated these 11 individuals have not yet been accounted for, but may be returned to MassMutual as undeliverable. MassMutual recognizes that the 1099 tax form being unaccounted for raises the potential for risk of harm of identity theft or fraud to the impacted individuals due to the nature of the information.

Consequently, MassMutual is providing the impacted Iowa residents with notice of this incident and is offering, at the individual’s option and at no cost, a subscription to a credit monitoring service for two years. Enclosed, please find copies of the notification to be provided to impacted individuals, including instructions on how they may enroll in the credit monitoring service.

If you require additional information or details regarding this incident, please do not hesitate to contact me directly at (413) 744-1181.

Regards,

Christopher J. Markowski  
Assistant Vice President and Counsel

Enclosure

RECEIVED  
MAR 11 PM 2:40  
COMMUNICATIONS DIV.

## Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: [date]
2. VISIT the ProtectMyID Web Site: [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem) or call 877-371-7902 to enroll
3. PROVIDE Your Activation Code: [code]

### Your complimentary 24-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



<DATE>

<NAME>

<ADDRESS>

CITY, STATE ZIP

Dear <NAME>,

Massachusetts Mutual Life Insurance Company and its subsidiaries (“MassMutual”) understand the importance of protecting the privacy and security of information about our customers, and take seriously our obligations to protect this information.

MassMutual has an established business relationship with Convey Compliance Systems, Inc. (“Convey”) to provide print and mailing services for MassMutual’s annual IRS Form 1099 mailing. On February 1, 2013, Convey notified us of an incident that resulted in the Forms 1099 for a number of MassMutual clients being mailed to an incorrect mailing address. Unfortunately, your Form 1099 was in the affected group.

MassMutual has worked in cooperation with Convey to investigate the extent of this incident and its impact on our customers. Since the mailing consisted of a Form 1099, the information involved in the incident included your name, address, Social Security Number or Tax identification Number, and certain financial information. We have no specific indication that any of your personal information has been or will be misused, and the misaddressed envelope may still be returned to MassMutual as undeliverable mail. However, we are proactively providing this notice so that you may take appropriate steps to protect yourself against the possibility of identity theft.

In an effort to provide you with additional protection for your personal and credit information, MassMutual and Convey have arranged with Experian to provide you with a free two year subscription for **ProtectMyID** credit monitoring. A description of this product and enrollment instructions are enclosed. The promotion code to activate the product is located in step 3 of the enrollment instructions. Also, please note that this code is valid for 60 days.

Additionally, we would like to bring to your attention various steps you may want to consider taking to protect yourself against the possibility of identity theft.

You may request a credit report at any time by calling any one of the three credit reporting agencies:

***Equifax: 800-525-6285    Experian: 888-397-3742    TransUnion: 800-680-7289***

You are entitled to one free copy of your credit report per year from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts

that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. In these circumstances, you may need copies of the police report to provide to creditors to clear up your records. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any unauthorized transactions and promptly notify any suspicious activity or suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.

If at any time you are concerned about identity theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the above credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three.

For more information on identity theft, you can contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov), at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you have questions regarding this matter, please feel free to contact our customer service center at 1-800-272-2216. The hours of operation are Monday through Friday 8 A.M. to 8 P.M EST.

Sincerely,

Steven L. Sampson, CIPP/US, FLMI, AIRC, AIAA, ARA, ACS  
Compliance Director  
U.S. Insurance Group – Compliance Division

Enclosure